

Information to identify the case:

Debtor 1 **Daniel McGough**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6553**

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

EIN **-----**

Social Security number or ITIN **-----**

EIN **-----**

United States Bankruptcy Court **Eastern District of Michigan**

Case number: **19-51598-pjs**

12/15

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel McGough

12/4/19

By the court: /s/ Phillip J Shefferly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Daniel McGough
Debtor

Case No. 19-51598-pjs
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 16

Date Rcvd: Dec 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2019.

db +Daniel McGough, 8814 Trillium Drive, Ypsilanti, MI 48197-9647
26097136 #+Carrington Mortgage Se, 15 Enterprise St, Aliso Viejo, CA 92656-2653
26097143 +Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
26097147 Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426-0000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 26097135 +EDI: URSI.COM Dec 05 2019 04:03:00 Alltran Financial, PO Box 722929, Houston, TX 77272-2929

26097137 +EDI: CHASE.COM Dec 05 2019 04:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
26097138 +E-mail/Text: mediamanagers@clientservices.com Dec 04 2019 23:11:33 Client Services Incorporated, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816

26097139 +EDI: CONVERGENT.COM Dec 05 2019 04:03:00 Convergent Outsourcing Inc, 800 SW 39th, PO Box 9004, Renton, WA 98057-9004

26097140 +EDI: NAVIENTFKASMDOE.COM Dec 05 2019 04:03:00 Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

26097141 +EDI: MID8.COM Dec 05 2019 04:03:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709

26097142 +EDI: NAVIENTFKASMSERV.COM Dec 05 2019 04:03:00 Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203

26099466 +EDI: PRA.COM Dec 05 2019 04:03:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

26097144 EDI: NEXTEL.COM Dec 05 2019 04:03:00 Sprint, 6391 Sprint Parkway, Shawnee Mission, KS 66251

26097145 +E-mail/Text: MarcsBankruptcyUnit@michigan.gov Dec 04 2019 23:12:31 State of Michigan Dept of Treasury, PO Box 30199, Lansing, MI 48909-7699

26097146 +EDI: USAA.COM Dec 05 2019 04:03:00 Usaa Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600

26097148 +E-mail/Text: BKRMailOps@weltman.com Dec 04 2019 23:12:04 Weltman Weinberg & Reis, 2155 Butterfield Dr Suite 200-S, Troy, MI 48084-3463

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2019 at the address(es) listed below:

Athena J. Aitas on behalf of Creditor Carrington Mortgage Services, LLC
easternecf@trottlaw.com, mitrottlaw@ecf.courtdrive.com

Crystal L. Price-Buckley on behalf of Creditor Carrington Mortgage Services, LLC
easternecf@trottlaw.com, mitrottlaw@ecf.courtdrive.com

Douglas Ellmann detrustee@gmail.com, mi04@ecfcbis.com;DE@trusteesolutions.net

Shawn C. Drummond on behalf of Creditor Carrington Mortgage Services, LLC
easternecf@trottlaw.com, mitrottlaw@ecf.courtdrive.com

Terrance A. Hiller, Jr. on behalf of Debtor Daniel McGough thiller@fairmaxlaw.com,
5979@notices.nextchapterbk.com

TOTAL: 5